

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-25152 CMG  
Reginald Sainte Rose Judge: Christine M. Gravelle  
Naeemah Sainte Rose  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: November 12, 2019  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: WW    Initial Debtor: RSK    Initial Co-Debtor: NSR

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,899.07 per month\* to the Chapter 13 Trustee, starting on November 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\* plus amounts paid in of \$46,199.50 through 10/2/2019.

(1) Court approved mortgage modification with M & T Bank in July 2018. Current payment is \$3,866.57. After modification additional payments were missed due to illness. Stay motion resolved this by having debtors pay through plan. \$17,930.94 is still due on post modification mortgage arrearages.

(2) Surrender and Stay lift on 2013 Nissan Rogue July, 2016. Surrender 2011 GMC Acadia

(3) Ms. Sainte-Rose no longer employed in a 10 month school year job.

(4) 2017 IRS debt of \$ 3,918.00 and 2016 IRS debt of \$3,092.00 were added to plan as administrative priority debt. The IRS filed claims for higher tax amounts. This new plan shows those amounts. See Part 3 below.

(5) IRS Unsecured payments for 2011 and 2012 taxes are dischargeable debts. See 11 U.S.C. 523(a)(1) and 507(a)(8).

(6) Ms. Sainte- Rose will pay student loans outside plan.

(7) Mr. Sainte- Rose no longer coaches basketball so this income was removed from Schedule I.

(8) home repair expenses increased

(9) Mr. Sainte- Rose is ill and will go on disability. Applications for disability insurance have been filed with insurer. This will reduce his income by an estimated 40%.

(1) minor child's chronic illness requires special foods increasing food budget and monthly hospital visits

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 3,866.57 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: M & T for Lakeview Loan servicing (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ as allowed
DOMESTIC SUPPORT OBLIGATION	none	
Internal Revenue Service	507(a) (8) 2016 income tax (Admin. Tax)	\$ 9,840.90
Internal Revenue Service	507(a) (8) 2017 income tax (Admin. Tax)	\$ 14,118.40

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & T Bank for Lakeview	mortgage arrearages	\$17,930.94	as allowed	\$17,930.94 ( Note: \$23,684.55 was post petition arrearage. Trustee has paid \$5717.61. per May 2019 Order)	\$3,866.57

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
ALLY FINANCIAL Nissan Motor Acceptance Corp.	2011 GMC Acadia Nissan Rogue	unknown ***7086 Surrendered 5/23/16.Stay vacated 7/20/18	unknown \$ 977.80 ( Stay motion alleged \$13,402.80 debt and \$12,425.00 NADA value.

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) debtors counsel fees as allowed
- 3) M & T Bank secured mortgage claim for post petition arrears and counsel fees
- 4) priority tax claims 5. unsecured claims without priority

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 2018.

Explain below **why** the plan is being modified:

Wife's loss of job and reduced income, post petition income taxes to be paid, post modification missed mortgage payments to be paid, husband has become ill and will go on disability reducing income by 40%, reduced pro rata dividend to unsecured creditors, meet trustee motion that plan as presently constituted will not complete within 6 months

Explain below **how** the plan is being modified:

post petition income taxes to be paid, post modification missed mortgage payments to be paid, reduced dividend to unsecured creditors

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 7, 2019

/s/Reginald Sainte-Rose  
Debtor

Date: November 7, 2019

/s/Naeemah Sainte-Rose  
Joint Debtor

Date: November 12, 2019

/s/William S. Wolfson, Esq.  
Attorney for Debtor(s)

In re:  
Reginald Sainte-Rose  
Naeemah Sainte-Rose  
Debtors

Case No. 16-25152-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 51

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road,  
Glen Gardner, NJ 08826-2203

lm +Cenlar, 7 Graphics Drive, Ewing, NJ 08628-1547

cr +Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430

516327573 +Amex Dsnb, PO Box 8218, Mason, OH 45040-8218

516327576 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)

516327574 +Bank Of America, c/o Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Ste 104,  
Voorhees, NJ 08043-4317

516532077 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

516327577 +Cap 1/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032

516803207 +Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618-1430

516327580 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298

516327581 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241

516327585 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040

516327588 +Faloni & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592

516327589 +Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

517029061 +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430

516497933 +Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard,  
Ewing, NJ 08618-1430

516327595 +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,  
Trenton, NJ 08601-0136

516336403 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366

516327593 Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360

516327594 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: NJ Division of Taxation, 50 Barracks Street, PO Box 269,  
Trenton, NJ 08695)

516327599 +Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497

516327601 +Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

516327602 +Zwicker & Associates, P.C., 1105 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

516506263 E-mail/Text: ally@ebn.phinsolutions.com Nov 14 2019 00:48:22 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004

516327572 +E-mail/Text: ally@ebn.phinsolutions.com Nov 14 2019 00:48:22 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300

516432080 E-mail/PDF: resurgentbknofications@resurgent.com Nov 14 2019 00:46:04 CACH, LLC,  
PO Box 10587, Greenville, SC 29603-0587

516327578 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2019 00:46:39 Cap One NA,  
PO Box 71083, Charlotte, NC 28272-1083

516361777 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2019 00:46:39 Capital One, N.A.,  
PO Box 71083, Charlotte, NC 28272-1083

516327579 +E-mail/Text: kzoepfel@credit-control.com Nov 14 2019 00:49:37  
Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430

516327582 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2019 00:49:32 Citifinancial,  
c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

516543191 E-mail/Text: bnc-quantum@quantum3group.com Nov 14 2019 00:49:25  
Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

516339221 E-mail/Text: mrdiscen@discover.com Nov 14 2019 00:48:25 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516327583 +E-mail/Text: mrdiscen@discover.com Nov 14 2019 00:48:25 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316

516327587 +E-mail/Text: bbagley@enerbankusa.com Nov 14 2019 00:48:53 Enerbank Usa,  
1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658

516327590 +E-mail/Text: cio.bncmail@irs.gov Nov 14 2019 00:48:47 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346

517743575 E-mail/Text: camanagement@mtb.com Nov 14 2019 00:48:57 M&T Bank, PO Box 840,  
Buffalo, NY 14240

516454439 E-mail/Text: bankruptcynotice@nymcu.org Nov 14 2019 00:50:02 MUNICIPAL CREDIT UNION,  
COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153

516327592 E-mail/Text: bankruptcynotice@nymcu.org Nov 14 2019 00:50:02 Municipal Credit Union,  
185 Montague St, Brooklyn, NY 11201

516456953 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2019 00:49:32 Midland Funding LLC,  
PO Box 2011, Warren MI 48090-2011

516858097 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2019 00:47:39  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 51

Date Rcvd: Nov 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516858098 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2019 01:11:06  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
516548076 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2019 00:47:40  
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541  
516327597 +E-mail/Text: bankruptcy@prosper.com Nov 14 2019 00:50:07 Prosper Marketplace In,  
101 Second St, Ste 1500, San Francisco, CA 94105-3656  
516548512 +E-mail/Text: bncmail@w-legal.com Nov 14 2019 00:49:47 Prosper Marketplace Inc.,  
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132  
516364390 E-mail/Text: bnc-quantum@quantum3group.com Nov 14 2019 00:49:25  
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516437154 E-mail/Text: bnc-quantum@quantum3group.com Nov 14 2019 00:49:25  
Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
516369906 E-mail/PDF: cbp@onemainfinancial.com Nov 14 2019 00:45:55 SPRINGLEAF FINANCIAL SERVICES,  
P.O. BOX 3251, EVANSVILLE, IN 47731-3251  
516327598 E-mail/PDF: cbp@onemainfinancial.com Nov 14 2019 00:45:55 Springleaf Financial,  
601 NW 2nd St, Evansville, IN 47708  
516327600 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 14 2019 00:46:04 Synchrony Bank,  
c/o Cach LLC, 4340 S Monaco Street, Denver, CO 80237-3485  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
cr\* +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366  
516327575\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
516327584\* +Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316  
516327586\* Dsnb Macys, 911 Duke Blvd, Mason, OH 45040  
517029062\* +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516327596\* +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,  
Trenton, NJ 08601-0136  
518249966\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,  
Trenton, NJ 08695)  
516327591 ##+Lakeview Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3261  
TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 51

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB  
dnj@pbslaw.org  
William S. Wolfson on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net  
William S. Wolfson on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net

TOTAL: 11